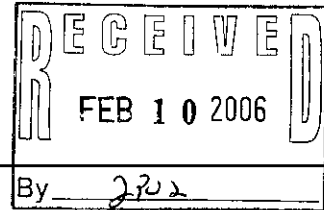




1st Bank

120 2nd Street NW
Sidney, Montana 59270
Phone: 406 / 433-3212
Fax 406 / 433-3235
www.1stbanksidney.com



February 2, 2006

Robert E. Feldman, Executive Secretary
ATTN: Comments/Legal ESS
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429

RE: FIL-2-2006 Proposal to Modernize Large-Bank Deposit Insurance Determinations

Dear Mr. Feldman:

I have not read that the FDIC publicly stated it was going to discontinue its Too Big to Fail Policy. Has this been done? If not, why go through the motions of Proposal to Modernize Large-Bank Deposit Insurance Determinations, since the depositors will be paid no matter whether Option 1, Option 2, or Option 3 is selected?

I took the time to write this short note, so please take the time to answer it. I try to stay current even though I am in a small, rural bank.

Sincerely,

A handwritten signature in cursive script that reads 'John L. Franklin'.
John L. Franklin
President & CEO

JLF/wc